Case 08-23806 Doc 1 Filed 09/09/08 Entered 09/09/08 12:57:15 Desc Main

Page 1 of 42 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Jadzak, Brian S. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4869 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 7315 Atkinson Circle Plainfield IL ZIPCODE ZIPCODE 60586 County of Residence or of the County of Residence or of the Principal Place of Business: Kendall Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 billion \$1 billion million million million million million

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Voluntary Petition	Name of Debtor(s):	7
(This page must be completed and filed in every case)	Brian S. Jadzak	
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach additional s	heet)
Location Where Filed:	Case Number:	Date Filed:
NONE	C N 1	D (F1 1
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attac	h additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE	District Control	7.1
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	Exhi (To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have d required by 11 U.S.C. §342(b). X /s/ Richard S. Bass Signature of Attorney for Debtor(s) Exhibit C	ily consumer debts) regoing petition, declare that I y proceed under chapter 7, 11, 12 explained the relief available under
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No (To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separate Exhibit	·
Exhibit D completed and signed by the debtor is attached and made partition: Exhibit D also completed and signed by the joint debtor is attached and made partition.	•	
	Regarding the Debtor - Venue k any applicable box)	
 ☑ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days th ☑ There is a bankruptcy case concerning debtor's affiliate, general partner, 	nan in any other District.	's immediately
Debtor is a debtor in a foreign proceeding and has its principal place of be principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the united States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the united States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the united States but is a defendant to the relief sought in the principal place of business or asset in the United States but is a defendant to the relief sought to the relief sought in the united States but it is a defendant to the relief sought to the r	nt in an action proceeding [in a federal or state cour	· ·
	Resides as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	· ·	ng.)
	(Name of landlord that obtained judgme	ent)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(l)).	

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Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Brian S. Jadzak				
9	ignatures				
	Ĭ				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are				
signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	attached. Dursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X /s/ Brian S. Jadzak	g. maning to organization of the total grant proceeding to analysis.				
Signature of Debtor	X				
X	(Signature of Foreign Representative)				
Signature of Joint Debtor	•				
	(Printed name of Foreign Representative)				
Telephone Number (if not represented by attorney)	09/09/2008				
09/09/2008	(Date)				
Date	. ()				
Signature of Attorney*	Signature of Non Attorney Poplymetry Potition Proposes				
X /s/ Richard S. Bass	Signature of Non-Attorney Bankruptcy Petition Preparer Lideclare under penalty of perjury that: (1) Lam a hankruptcy petition				
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document				
Richard S. Bass 6189009	- and the notices and information required under 11 U.S.C. §§ 110(b), 110(h).				
Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by				
Law Office of Richard S. Bass, LTD. Firm Name	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or				
2021 Midwest Road Address	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Oak Brook IL 60521	Drived Name and data: Grant of Drahamatan Dedding Drivens				
630-953-8655	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an				
O9/09/2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	X				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is				
X	not an individual.				
Signature of Authorized Individual					
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11				
09/09/2008	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date	1				

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Securi				
Address:	number of the officer, principal, responsible per partner of the bankruptcy petition preparer.) (R by 11 U.S.C. § 110.)				
X	by 11 0.5.C. § 110.)				
Signature of Bankruptcy Petition Preparer or officer,					
principal, responsible person, or partner whose Social					
Security number is provided above.					
Certifica I (We), the debtor(s), affirm that I (we) have received and	e of the Debtor ead this notice.				
	X				
Printed Name(s) of Debtor(s)	Signature of Debtor Date				
Case No. (if known)	X				

Signature of Joint Debtor (if any)

Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>E</i>	Brian	s.	Jadzak				Case No. Chapter	7	
_				Debtor(s)		-			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the live statements below and attach any documents as direct	eu.
1. Within the 180 days before the filing of my bankruptcy case , agency approved by the United States trustee or bankruptcy administrator that outlined to counseling and assisted me in performing a related budget analysis, and I have a certific services provided to me. <i>Attach a copy of the certificate and a copy of any debt repay</i>	the opportunities for available credit cate from the agency describing the
2. Within the 180 days before the filing of my bankruptcy case, agency approved by the United States trustee or bankruptcy administrator that outlined to counseling and assisted me in performing a related budget analysis, but I do not I have a the services provided to me. You must file a copy of a certificate from the agency described a copy of any debt repayment plan developed through the agency no later than 15 days.	the opportunities for available credit a certificate from the agency describing cribing the services provided to you and
3. I certify that I requested credit counseling services from an approved services during the five days from the time I made my request, and the following exigent of the credit counseling requirement so I can file my bankruptcy case now. [Must be by the court.] [Summarize exigent circumstances here.]	• ,

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 7 of 42 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Brian S. Jadzak Date: 09/09/2008

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In re Brian S. Jadzak	. Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Prope	Nature of Debtor's Interest in Propert	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
7315 Atkinson Circle Plain: (Debtor residence)	eld IL Debtor residence	\$ 229,000.00	\$ 212,200.00

TOTAL \$ 229,000.00 (Report also on Summary of Schedules.)

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In re Brian S. Jadzak	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e		ifeW intJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession		\$ 100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: National City Bank Location: In debtor's possession		\$ 400.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household goods, furniture, audio/video/other Location: In debtor's possession		\$ 0.00
		Misc used household goods, furniture & fursnihings Location: In debtor's possession		\$ 3,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc used personal items, books and pictures Location: In debtor's possession		\$ 300.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession		\$ 600.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Location: In debtor's possession		\$ 0.00

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In re <i>Brian S</i> .	Jadzak	. Case No.	
	Debtor(s)	.,	(if known

SCHEDULE B-PERSONAL PROPERTY

		(Goriandadori Gricci)			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			1		
10. Annuities. Itemize and name each issuer.	x				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
Stock and interests in incorporated and unincorporated businesses. Itemize.		Brian Jadzak & Associates (Sole proprietorship-Package Delivery Service) Location: In debtor's possession			\$ 100.00
Interests in partnerships or joint ventures. Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				

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ln re Brian S. Jadzak	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)				
Type of Property		Description and Location of Property			Current Value of Debtor's Interest, in Property Without	
	o n e		Husband Wife Joint Community	W tJ	Deducting any Secured Claim or Exemption	
25. Automobiles, trucks, trailers and other vehicles and accessories.		1998 Ford Club Wagon Location: In debtor's possession			\$ 500.00	
		2002 Acura RSX Location: In debtor's possession			\$ 8,700.00	
		2006 Chevrolet Equinox Location: In possession of Joint buyer			\$ 11,000.00	
		2006 Chevy Tahoe Location: In debtor's possession			\$ 18,000.00	
26. Boats, motors, and accessories.	x					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment and supplies used in business.	X					
30. Inventory.	X					
31. Animals.	X					
32. Crops - growing or harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					

B6C (Official Form 6 (ዓንድ) 08-23806 Doc 1 Filed 09/09/08 Entered 09/09/08 12:57:15 Desc Main Document Page 12 of 42

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Brian S. Jadzak	Case No.	
Debtor(s)		(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Specify Law Value of **Description of Property** Providing each Claimed Value of Property Exemption Exemption Without Deducting 7315 Atkinson Circle Plainfield 735 ILCS 5/12-901 \$ 15,000.00 IL (Debtor residence)

Current

Exemptions

\$ 229,000.00

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B6D (Official Form 6D) (12/07)

ln re Brian S. Jadzak	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	O' H W- J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7376	Х	J	2007				\$ 18,408.56	\$ 7,408.56
Creditor # : 1 Capital One Auto Finance Attn: Bankruptcy Dept PO BOX 260848 Plano TX 75026-0848			Purchase Money Security 2006 Chevrolet Equinox (Inpossession of joint buyer (ex-spouse Lori Jadzak) Value: \$ 11,000.00					
Account No: 2668	X	J	2007				\$ 34,093.83	\$ 16,093.83
Creditor # : 2 Capital One Auto Finance Attn: Bankruptcy Dept PO BOX 260848 Plano TX 75026-0848			Purchase Money Security 2006 Chevy Tahoe (Debtor work vehicle) Value: \$ 18,000.00					
Account No: 7131			2006				\$ 54,200.00	\$ 0.00
Creditor # : 3 National City Mortgage Attn Bankruptcy Dept PO Box 856153 Louisville KY 40285-6153			Junior Mortgage 7315 Atkinson Circle Plainfield IL (Debtor residence) Value: \$ 229,000.00					
1 continuation sheets attached			,		tal s pag	-	\$ 106,702.39	\$ 23,502.39
			(Use only or		otal t pag		(Report also on Summary of (If applicable, report also on

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Case 08-23806 Doc 1 Filed 09/09/08 Entered 09/09/08 12:57:15 Desc Main Document Page 14 of 42

B6D (Official Form 6D) (12/07) - Cont.

In re Brian S. Jadzak	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community \$ 0.00 \$ 158,000.00 Account No: 1999 Creditor # : 4 Mortgage National City Mortgage 7315 Atkinson Circle Plainfield Attn Bankruptcy Dept IL (Debtor residence) 3232 Newmark Drive Miamisburg OH 45342 Value: \$ 229,000.00 \$ 3,786.70 \$ 12,486.70 2007 Account No: 2900 Creditor # : 5 Purchase Money Security Wells Fargo Auto Finance 2002 Acura RSX (debtor's spouse Bankruptcy Dept Attn: vehicle) PO Box 29704 Phoenix AZ 85038-9704 Value: \$ 8,700.00 Account No: Value: Account No: Value: Account No: Value: Account No: Value: of 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 170,486.70 \$ 3,786.70 (Total of this page Holding Secured Claims \$ 277,189.09 Total \$

> (Report also on Summary of Schedules.)

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

\$ 27,289.09

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Boc (Gillelat Form GE) (12/07)		Document	Page 15 of 42	

In re <u>Brian S. Jadzak</u>	_, Case No.
	•

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the

cont	tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)										
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.										
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.										
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.										
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.										
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)										
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).										
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).										
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).										
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).										
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).										
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).										
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).										
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).										

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Brian S. Jadzak	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6721 Creditor # : 1 Amazon.Com Attn: Bankruptcy Dept PO BOX 689182 Des Moines IA 50368-9182		2002-2008 Credit Card Purchases				\$ 671.06
Account No: 4479 Creditor # : 2 Bank of America Attn: Bankruptcy Dept PO BOX 15026 Wilmington DE 19850-5026		2002-2008 Credit Card Purchases				\$ 3,429.50
Account No: 5997 Creditor # : 3 Bank of America Attn: Bankruptcy Dept PO BOX 15026 Wilmington DE 19850-5026		2002-2008 Credit Card Purchases				\$ 4,219.58
Account No: 6916 Creditor # : 4 Bank of America Attn: Bankruptcy Dept PO BOX 15027 Wilmington DE 19850-5027		2002-2008 Line of Credit				\$ 17,988.91
5 continuation sheets attached		·	Subt	tota Tota	•	\$ 26,309.05

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Brian S. Jadzak	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1461 Creditor # : 5 Beneficial Customer Service Attn: Bankruptcy Dept 2309 Essington Road Joliet IL 60435		<u> </u>	2002-2008 Installment Loan					\$ 4,400.81
Account No: 7449 Creditor # : 6 Capital One Attn: Bankruptcy Dept P.O. BOX 5155 Norcross GA 30091			2002-2008 Credit Card Purchases					\$ 274.15
Account No: 2617 Creditor # : 7 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			2002-2008 Credit Card Purchases					\$ 314.62
Account No: 7156 Creditor # : 8 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			2002-2008 Credit Card Purchases					\$ 3,466.35
Account No: 5243 Creditor # : 9 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			2002-2008 Credit Card Purchases					\$ 4,079.91
Account No: 2009 Creditor # : 10 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			2002-2008 Credit Card Purchases					\$ 1,611.74
Sheet No. 1 of 5 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached ¹	to So	chedule of (Use only on last page of the completed Schedule F. Report also on S and, if applicable, on the Statistical Summary of Certain Liabilit	ummary	of So		al \$	\$ 14,147.58

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In re Brian S. Jadzak	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	_		and Consideration for Claim.	L	þe		
	o-Debtor		If Claim is Subject to Setoff, so State.	Contingent	date	p	
And Account Number	å	HI	Husband	ting	ag.	onte	
(See instructions above.)	ၓ	W	Wife Joint	Con	Unii	Disputed	
Account No: 3916		C	Community				\$ 92.88
Creditor # : 11 Citgo Credit Card Center Attn: Bankruptcy Dept PO BOX 689095 Des Moines IA 50368-9095			Credit Card Purchases				
Account No: 8299			2002-2008				\$ 1,054.93
Creditor # : 12 Citi/Bombay Credit Plan Attn: Processing Center Des Moines IA 50364-0001			Credit Card Purchases				
Account No: 3223			2002-2008				\$ 3,403.59
Creditor # : 13 CitiFinancial Retail Services Attn: Bankruptcy Dept PO BOX 183041 Columbus OH 43218-3041			Credit Card Purchases				
Account No: 6923			2006				\$ 2,658.03
Creditor # : 14 CitiFinancial Retail Services Attn Bankruptcy Dept PO Box 183041 Columbus OH 43218-3041			Credit Purchase Acct: Jennifer Convertibles				
Account No: 8561			2002-2008				\$ 963.56
Creditor # : 15 Credit Collection Services RE: US Cellular Two Wells Avenue Newton Center MA 02459			Collection				
Account No: 3494			2002-2008				\$ 98.85
Creditor # : 16 FP Mailing Solutions Attn: Bankruptcy Dept Dept 4272 Carol Stream IL 60122-4272			Collection				
Sheet No. 2 of 5 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	o So	chedule of	Sub	tota Tota		\$ 8,271.84
The state of the s			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	ched	ules	

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ln re <i>Brian S. Jadzak</i>	_ ,	Case No.	
		_	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	o-Debtor	H	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	Contingent	liquidated	Disputed	Amount of Claim
(ose menuene asere.)	0		voire Joint	ပိ	'n	ä	
Assessed No.		C	Community				\$ 326.22
Account No: 4701 Creditor # : 17 GE Money Bank/JC Penney Attn: Bankruptcy Dept PO BOX 103104 Roswell GA 30076			2002-2008 Credit Card Purchases				ÿ 326.22
Account No: 1110			2002-2008				\$ 226.61
Creditor # : 18 GE Money Bank/Pay Pal Attn: Bankruptcy Dept PO BOX 103106 Roswell GA 30076			Credit Card Purchases				
Account No: 6085			2002-2008				\$ 3,978.77
Creditor # : 19 Home Depot Credit Services Attn: Bankruptcy Dept PO BOX 689100 Des Moines IA 50368-9100			Credit Card Purchases				
Account No: 5774			2002-2008				\$ 0.00
Creditor # : 20 HSBC Card Services Attn: Bankruptcy Dept PO BOX 17313 Baltimore MD 21297-1313			Notice to Other Location				
Account No: 5774			2002-2008				\$ 6,667.33
Creditor # : 21 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Account No:			2008				\$ 0.00
Creditor # : 22 Law Office of Bary Serota Acct: F P Mailing Solutions PO Box 1008 Arlington Height IL 60006-0000			Notice to attorney				
Sheet No. 3 of 5 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	to So	chedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	Tota ched	al \$ ules	\$ 11,198.93

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ln re <i>Brian S. Jadzak</i>	_ ,	Case No.	
		_	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n		and Consideration for Claim.	+	eq		
	o-Debtor		If Claim is Subject to Setoff, so State.	Contingent	dat	þ	
And Account Number	Ģ	H	Husband	ıţi	igui	put	
(See instructions above.)	ŭ	W	Wife Joint Community	So	Unl	Disputed	
Account No: 4970	+	C	2002-2008				\$ 1,923.37
Creditor # : 23 Macy's			Credit Card Purchases				
Attn: Bankruptcy Dept PO BOX 689195							
Des Moines IA 50368-9195							
Account No: 6181			2002-2008				\$ 44.24
Creditor # : 24 Phillps 66 Gas-Conoco-76			Credit Card Purchases				
Attn: BAnkruptcy Dept PO BOX 689140							
Des Moines IA 50368-0140							
Account No: 7222			2002-2008				\$ 136.00
Creditor # : 25			Medical Bills				
Provena Health Attn: Patient Accounts							
333 N. Madson St							
Joliet IL 60435-6595							
Account No: 5466	+		2002-2008				\$ 286.62
Creditor # : 26 Reward Zone Program/MasterCard			Credit Card Purchases				
Attn: Bankruptcy Dept							
PO BOX 80045							
Salinas CA 93912-0045							
Account No: 7322			2002-2008				\$ 3,462.67
Creditor # : 27 Target Financial Services			Credit Card Purchases				
Attn: Bankruptcy Dept							
Mail Stop 3C-K, PO BOX 9475							
Minneapolis MN 55440							
Account No: 2565			2002-2008				\$ 3,266.70
Creditor # : 28			Credit Card Purchases				
Wells Fargo Financial Attn: Bankruptcy Dept							
PO BOX 98791							
Las Vegas NV 89193-8791							
		1	<u> </u>	1	I		
Sheet No. 4 of 5 continuation sheets attac	hed t	o So	chedule of	Subt		•	\$ 9,119.60
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summary		Γ ota chedu	•	
			and, if applicable, on the Statistical Summary of Certain Liabilities and				

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In re Brian S. Jadzak	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ō		and Consideration for Claim.	=	ted		
And Account Number	Debt		If Claim is Subject to Setoff, so State.	ngei	nida	ted	
(See instructions above.)	Co-Debtor	J	Husband Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No: 6860		C	2002-2008				\$ 834.34
Creditor # : 29 Wells Fargo Financial Attn: Bankruptcy Dept PO BOX 98788 Las Vegas NV 89193-8788			Revolving Credit				
Account No: 6573			2002-2008				\$ 2,755.62
Creditor # : 30 Wells Fargo Financial Acceptan Attn: Bankruptcy Dept PO BOX 98751 Las Vegas NV 89193-8751			Line of Credit				
Account No: 4203			2002-2008				\$ 321.47
Creditor # : 31 WFNNB/Victoria's Sercret Attn: Bankrupcty Dept PO BOX 182128 Columbus OH 43218			Credit Card Purchases				
Account No:							
Account No:							
Account No:							
		•					
Sheet No. 5 of 5 continuation sheets atta	ched t	to So	chedule of	Sub	tota	ıl \$	\$ 3,911.43
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	chec		\$ 72,958.43

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nre <i>Brian S. Jadzak</i>	/ Debtor	Case No.	
		-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre <i>Brian S. Jadzak</i>	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Lori Jadzak	Capital One Auto Finance
	Attn: Bankruptcy Dept
	PO BOX 260848
	Plano TX 75026-0848
	Capital One Auto Finance
	Attn: Bankruptcy Dept
	PO BOX 260848
	Plano TX 75026-0848

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n re Brian S. Jadzak	, Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: <i>Married</i>	RELATIONSHIP(S): son son current wife's child		AGE(S): 15yr 1yr 15yr				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Operation Manager						
Name of Employer	AAA Transport Inc						
How Long Employed	16 years						
Address of Employer	6855 S. Kingery Hwy Willowbrook IL 60510						
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)		DEBTOR	SPOUS	E		
, ,	alary, and commissions (Prorate if not paid monthly)	\$ \$	4,766.67		0.00 0.00		
Estimate monthly overting SUBTOTAL	me .	\$	0.00 4,766.67	T	0.00		
4. LESS PAYROLL DEDU a. Payroll taxes and so b. Insurance c. Union dues d. Other (Specify): 5. SUBTOTAL OF PAYRO 6. TOTAL NET MONTHLY 7. Regular income from og	ocial security DLL DEDUCTIONS	\$	823.33 0.00 0.00 0.00 823.33 3,943.33 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00		
8. Income from real proper		\$ \$ \$	0.00	\$	0.00		
 Interest and dividends Alimony, maintenance of dependents listed above Social security or gove 		\$ \$	0.00 0.00	*	0.00 0.00		
(Specify):	minorit dosistance	\$	0.00		0.00		
12. Pension or retirement13. Other monthly income	income	\$	0.00	\$	0.00		
(Specify): Package	Delivery	\$	1,500.00	\$	0.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	1,500.00		0.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	5,443.33	\$	0.00		
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	5,443.33			
from line 15; if there is o	only one debtor repeat total reported on line 15)	, ,	t also on Summary of So iical Summary of Certair	chedules and, if appli			

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Brian S. Jadzak	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,616.00
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes \(\square\) No \(\square\)		
2. Utilities: a. Electricity and heating fuel	\\$	200.00
b. Water and sewer	\$	50.00
c. Telephone d. Other Junior Mortgage	\$	50.00 786.00
Other Homeowner Assoc	\$	200.00
Line 2 Continuation Page Total (see continuation page for itemization)	\$	180.00
	Ψ .	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	850.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	80.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		0.00
b. Life	\$	0.00
c. Health	\\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	374.00
b. Other: 2006 Tahoe (debtor work truck)	\$	590.00
c. Other:	\$	0.00
Line 13 Continuation Page Total (see continuation page for itemization)	\$	100.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Personal care items & grooming	\$	50.00
Other: Newspapers, subscription misc	\$	
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	5,786.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<u> </u>	•
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
13. 2000 100 any more door date in experimital contents and open to occur within the year following the ming of this document.		
20. STATEMENT OF MONTHLY NET INCOME	•	E 112 22
a. Average monthly income from Line 16 of Schedule I	\$	5,443.33 5,786.00
b. Average monthly expenses from Line 18 above	\$	(342.67)
c. Monthly net income (a. minus b.)	\$	(342.07)
	1	

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ln re _{Brian} S. Jadzak		Case No.	
	Debtor(s)		
SCHEDULE J-CU (Continuation page)	JRRENT EXPENDITURES OF INDIVIDUAL D	EBTOR	
2. (continuation) OTHER UT	TILITIES	e	100.00
Internet & Cable	e		80.00
	Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$	180.00
13. (continuation) OTHER II	NSTALLMENTS		

Auto Upkeep & Repair \$ 100.00

\$

100.00

Line 13 Continuation Page Total (seen as line item "13" on Schedule J)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Brian S. Jadzak		Case No.	
		Chapter	7
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 229,000.00		
B-Personal Property	Yes	3	\$ 42,700.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 277,189.09	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 72,958.43	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,443.33
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,786.00
ТОТ	AL	19	\$ 271,700.00	\$ 350,147.52	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Brian</i>	s.	Jadzak			Case No).
					Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,443.33
Average Expenses (from Schedule J, Line 18)	\$ 5,786.00
Current Monthly Income (from Form 22A Line 12: OR. Form 22B Line 11: OR. Form 22C Line 20)	\$ 6,128.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 27,289.09
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 72,958.43
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 100,247.52

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In re Brian S. Jadzak	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have re	ad the foregoing summary and schedules, consisting of on and belief.	sheets, and that they are true and
Date:	9/9/2008	Signature /s/ Brian S. Jadzak Brian S. Jadzak	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 30 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Brian S. Jadzak Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None S

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$60,874.00 2008 Wages from employment

Last Year: \$67,756.00 2007 Same Year before: \$57,918.00 2006 Same

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

\$900.00

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Date of Payment: Payor: Brian S. Jadzak

Address:

2021 Midwest Road Oak Brook, IL 60521

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Institution: MB Financial

checking

Account Type: Personal 8/08

Address: Burr Ridge IL

Final Balance: \$200.009

12. Safe deposit boxes

None

Bank

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a

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joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the businesses commencment of this case.

LAST FOUR DIGITS OF

SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

Brian Jadzak *Associates*

ID: none Sole Proprietorship

7315 Atkinson Circle

residence)

Plainfield IL (Debtor

2005 to Package delivery service. date

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \boxtimes

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None X

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None \boxtimes

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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	_	_		_
24.	ıax	Conso	lidation	Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	09/09/2008	Signature /s/ Brian S. Jadzak
		of Debtor
D-4-		Signature
Date		of Joint Debtor
		(if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re 1	Brian	s.	Jadzak					Case No. Chapter	
-							_/ Debtor		

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🛮 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
7315 Atkinson Circle Plainfield IL (Debtor residence)	national City Mortgage		X		X	
2002 Acura RSX	Wells Fargo Auto Finance		X		X	ĺ
2006 Chevrolet Equinox	Capital One Auto Finance		X		X	l
2006 Chevy Tahoe	Capital One Auto Finance		X		X	ĺ
7315 Atkinson Circle Plainfield IL (Debtor residence)	National City Mortgage		X		X	

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)

Date: <u>09/09/2008</u>	Debtor: /s/ Brian S. Jadzak
Date:	Joint Debtor:

Rule 2016(b) (8) (a) See 08-23806 Doc 1 Filed 09/09/08 Entered 09/09/08 12:57:15 Desc Main Document Page 38 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Brian S. Jac	dzak		Case No. Chapter	
			/ Debtor		
	Attorney for Debtor:	Richard S. Bass			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 09/09/2008 Respectfully submitted,

X /s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD. 2021 Midwest Road Oak Brook IL 60521

630-953-8655

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Brian S. Jadzak	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Richard S. Bass	
\ 	
VERIFICA	TION OF CREDITOR MATRIX
The above named Debtor(s) here	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 09/09/2008	/s/ Brian S. Jadzak

Debtor

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Attn: Bankruptcy Dept PO BOX 689182 Des Moines, IA 50368-9182

Bank of America Attn: Bankruptcy Dept PO BOX 15026 Wilmington, DE 19850-5026

Bank of America Attn: Bankruptcy Dept PO BOX 15027 Wilmington, DE 19850-5027

Beneficial Customer Service Attn: Bankruptcy Dept 2309 Essington Road Joliet, IL 60435

Capital One
Attn: Bankruptcy Dept
P.O. BOX 5155
Norcross, GA 30091

Capital One Auto Finance Attn: Bankruptcy Dept PO BOX 260848 Plano, TX 75026-0848

Chase

Attn: Bankruptcy Dept PO BOX 15298 Wilmington, DE 19850-5298

Citgo Credit Card Center Attn: Bankruptcy Dept PO BOX 689095 Des Moines, IA 50368-9095

Citi/Bombay Credit Plan Attn: Processing Center Des Moines, IA 50364-0001

CitiFinancial Retail Services Attn Bankruptcy Dept PO Box 183041 Columbus, OH 43218-3041

CitiFinancial Retail Services Attn: Bankruptcy Dept PO BOX 183041 Columbus, OH 43218-3041

Credit Collection Services
RE: US Cellular
Two Wells Avenue
Newton Center, MA 02459

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Attn: Bankruptcy Dept
Dept 4272
Carol Stream, IL 60122-4272

GE Money Bank/JC Penney Attn: Bankruptcy Dept PO BOX 103104 Roswell, GA 30076

GE Money Bank/Pay Pal Attn: Bankruptcy Dept PO BOX 103106 Roswell, GA 30076

Home Depot Credit Services Attn: Bankruptcy Dept PO BOX 689100 Des Moines, IA 50368-9100

HSBC Card Services
Attn: Bankruptcy Dept
PO BOX 80084
Salinas, CA 93912-0084

HSBC Card Services
Attn: Bankruptcy Dept
PO BOX 17313
Baltimore, MD 21297-1313

Law Office of Bary Serota Acct: F P Mailing Solutions PO Box 1008 Arlington Height, IL 60006-0000

Macy's
Attn: Bankruptcy Dept
PO BOX 689195
Des Moines, IA 50368-9195

National City Mortgage Attn Bankruptcy Dept PO Box 856153 Louisville, KY 40285-6153

National City Mortgage Attn Bankruptcy Dept 3232 Newmark Drive Miamisburg, OH 45342

Phillps 66 Gas-Conoco-76 Attn: BAnkruptcy Dept PO BOX 689140 Des Moines, IA 50368-0140

Provena Health
Attn: Patient Accounts
333 N. Madson St
Joliet, IL 60435-6595

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Attn: Bankruptcy Dept PO BOX 80045 Salinas, CA 93912-0045

Target Financial Services
Attn: Bankruptcy Dept
Mail Stop 3C-K, PO BOX 9475
Minneapolis, MN 55440

Wells Fargo Financial Attn: Bankruptcy Dept PO BOX 98791 Las Vegas, NV 89193-8791

Wells Fargo Financial Attn: Bankruptcy Dept PO BOX 98788 Las Vegas, NV 89193-8788

Wells Fargo Auto Finance Attn: Bankruptcy Dept PO Box 29704 Phoenix , AZ 85038-9704

Wells Fargo Financial Acceptan Attn: Bankruptcy Dept PO BOX 98751 Las Vegas, NV 89193-8751

WFNNB/Victoria's Sercret Attn: Bankrupcty Dept PO BOX 182128 Columbus, OH 43218